

Infotech Rice Co. Ltd.

迅科米業

Rice Supplier Enjoys Easy Setup of Credit Line,
Flexible Drawdown and Preferential Rate

米商輕鬆開通信貸額 盡享靈活低息



Background 背景

Infotech Rice has been supplying supermarkets and restaurants with quality rice products for 20 years, and conducting business through ezTRADE for a decade which helps uplift operational efficiency and service quality.

迅科米業20年來一直為超市、食肆等提供優質食米，10年前已透過「通商易」平台與客戶連繫交易，提升營運效率和服務。

Solution 解決方案

To provide more premium rice products to the city, Infotech wish to bring in an extra funding source via Digital Trade Financing Solution, to offer value-added service for clients and drive business growth.

為帶來更多優質食米應市，迅科冀以「數碼貿易融資方案」增多一個途徑獲取資金，優化服務帶動增長。

Benefits 效益

Sparing little manpower on account opening and loan application, Infotech enjoys speedy access to credit line, competitive interest rate and certain fee waiver. The facility is highly flexible because Infotech can make a drawdown only when they need to.

迅科毋須費時費力處理開戶和申請融資，能極速獲批信貸額，亦盡享低利息和免手續費優惠。公司能在有需要時才彈性提取資金，靈活度高。

Background

As the HK Government fully liberalised the rice trade since 2003, Infotech Rice registered as rice stockholders soon after. After 20 years in business, the company procures all sorts of rice - fragrant rice, pearl rice, red rice, brown rice and more - from Thailand, Cambodia, Vietnam, China and the US, supplying to restaurants, elderly homes, hotels, charity groups, food processing units and others. Committed to quality and safety, the company is trusted by clients for its stable and reliable supply.

Infotech later developed own products for the consumer market, named Tinmi Sushi and Crystal Brand pearl rice, through retailers like PARKnSHOP and Wellcome. In 2013, it joined GS1 HK's e-commerce community platform, ezTRADE, to and receive electronic documents like POs and invoices between the supermarkets, which has enhanced efficiency and responsiveness to clients. The value of orders covering all retailers and catering chain made on the ezTRADE platform is about 25% of the total business.



背景

迅科米業自2003政府開放米牌，同年便正式註冊為食米貯存商，20年來一直從泰、柬、越、中、美等地入口各類香米、珍珠米、紅米糙米等，供應餐廳食肆、護老院、酒店、慈善團體及食品加工廠等客戶，多年來以安全優質食材、穩定可靠服務廣受信任。

迅科其後更開發自家品牌進軍消費市場，以金田禾及晶瑩頂級珍珠米等產品，分別向百佳和惠康供貨，所以在2013年已成為GS1 HK 電商貿易平台「通商易」(ezTRADE)的用戶，去接收和傳送電子訂單、發票等，提升效率並迅速回應客戶要求。涵蓋所有超市和連鎖食肆交易，迅科在「通商易」平台上的訂單佔整體生意接近四分之一。

Solution - Digital Trade Financing Solution

Equipped with automated packaging systems, delivery fleet and temperature-controlled warehouse, Infotech is always looking for ways to up its game for clients, for example finding different rice products from alternative source, to feed the changing market needs, or to ensure stable supply. Upon learning GS1 HK and DBS collaboration on Digital Trade Financing Solution, the company wished to bring in an extra funding source, to offer value-added service for clients and drive business growth.

Taking advantage of the trusted SMEs trade data on ezTRADE platform, the solution allows users to authorise the bank to access its electronic invoice and relevant documents, so that users can save a lot of trouble submitting extra supporting documents, and the bank saving time for credit assessment, creating a win-win situation.

方案 - 數碼貿易融資服務

擁有自動化包裝系統、自設運輸車隊和恒溫貯存貨倉的迅科，一直致力以品質為客戶增值，例如從更多地方購入各款食米，滿足市場對新口味需求並確保供貨穩定。公司在得悉GS1 HK與星展銀行(DBS)合作推出的「數碼貿易融資方案」時，便冀以多一個途徑獲取資金，優化產品和服務、帶動增長。

方案善用「通商易」平台上可靠的中小企貿易數據，在用戶授權下讓銀行直接以電子方式取得發票及單據等證明文件，省卻用戶多次提交文件的麻煩，並縮短銀行的信貸評估程序、締造多贏。

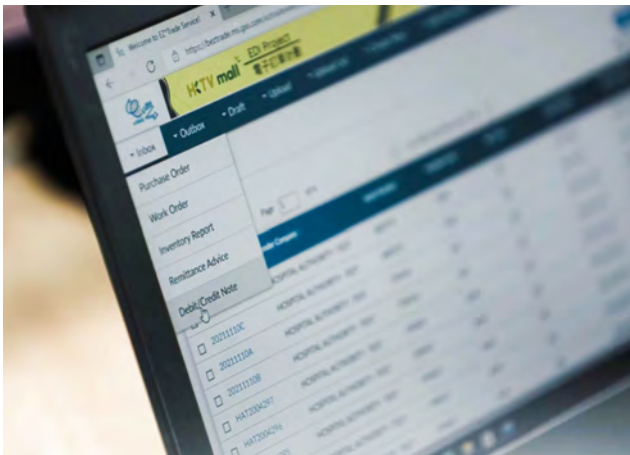
Less Expense & Handling Fee Waiver

It's no surprise that Infotech has already acquired credit line in another bank, yet the company found DBS's interest rate to be more favorable, and ready to reimburse the cost involved in switching receiving bank account. Impressed, the rice stockholder opened DBS account and applied credit facility to obtain extra funding option in case of urgent needs.

Drawdown Anytime Enhances Agility

Upon the consent of Infotech, DBS reviewed the rice supplier's electronic trade data on ezTRADE, and gained visibility on its financial health based on the invoice data for expedited credit assessment and approval of facility, supported by the bank's predictive analytics capabilities.

The amount of financing that the SME enjoys is updated on a dynamic and recurring basis, and the withdrawal of loan can be completed in a snap of a finger, with no interest incurred unless the credit line is used. This highly flexible financing solution not only keeps SMEs' overdraft facility in check, but also supports the bank to monitor the underwritten credit risk.



較低成本 免手續費

本來在其他銀行有信貸額度的迅科發現，DBS 的借貸利息成本更低，更會替公司支付因轉換收款銀行所牽涉的費用，所以決定開戶及申請融資，讓公司在需要更多資金擴張時多一個選擇。

隨時提現 靈活性高

DBS 在迅科同意下審視其「通商易」上的電子交易數據，並透過數據預測分析能力，利用發票數據評估中小企的財務狀況，極速完成信貸評估並批出額度。

迅科獲批的可用信貸額會根據實際未收賬的發票金額每日作靈活更新，公司在有需要時才「一鍵」輕鬆提取資金，利息才開始計算，極具彈性。這靈活融資模式既確保中小企不會過份借貸，亦讓銀行確守風險管理原則。

“ The rice market in Hong Kong grows increasingly diverse and competitive. Our strategy to stand out requires us to enhance the quality of our rice and the services we offer. We decided to use the Digital Trade Financing Solution to ensure abundant cash-flow for our daily operations, whenever required. The application process is straightforward and hassle-free that comes with full support from both teams, I think it's particularly important for SMEs working with limited resources. 香港米業市場越來越多元化、競爭激烈，我們靠的就是不斷增強食米質量和服務去突圍。我們申請『數碼貿易融資服務』就是為了能隨時調度營運資金，有需要時方便周轉；而且整個申請過程容易、少麻煩、團隊支援十足，對資源緊拙的中小企而言實在輕鬆省事。 ”

- Mr. Teddy Yip, Director
- 董事葉德強

Devoted Services

Infotech opened DBS account in 3 weeks after submitting some standard application documents. Unlike traditional loan application where paper-based transaction records are required, the company simply signed off the ezTRADE user's data consent form, the bank then made assessment based on the data and approved a credit line quickly. Infotech staff can focus on growing their own business, not on the administrative duties.

Switching receiving bank accounts with trading partners can be complicated. GS1 HK and DBS team had forged ahead along the process, allowing Infotech to save manpower on the tedious procedures, conducive to a seamless trade financing journey.

盡心服務

公司提供簡單文件後在3星期內已成功開戶，申請融資亦毋須像以往遞交大量紙本交易記錄、只需提交「通商易」使用資料同意表格，經銀行檢視數據後已即時獲開通信貸額，讓員工專注工作、而非行政庶務。

由於轉換收款銀行的過程煩瑣，所以GS1 HK與DBS團隊一直協助推前進度，讓人手不多的迅科毋須費神處理，整個貿易融資旅程更快捷暢順。

Benefits

Banked on ezTRADE trusted trade data, Digital Trade Financing Solution helps Infotech to:



Acquire an extra funding source that turns data into capital

效益

「數碼貿易融資服務」以「通商易」的可靠交易記錄協助迅科：

多一個融資選項，將數據變資金



Simplify loan application, cutting out a lot of paper documents

簡化信貸申請手續，省卻提交紙本證明文件的麻煩



Add liquidity and swift access to extra fund as needed

方案具彈性，有需要時即時輕易提取現金

GS1 standards used or solution (s) / service (s) used

- Digital Trade Financing Solution
- ezTRADE

應用的GS1標準或方案/服務

- 數碼貿易融資方案
- 通商易

About the Company

Infotech Rice Co. Ltd. is a registered rice stockholder in Hong Kong since 2003. Experienced in selecting high quality rice for more than 20 years, the company prioritises quality, honesty and reputation as its operating principles.

公司簡介

迅科米業有限公司於2003年正式成為註冊食米貯存商，擁有超過20年揀選食米經驗之專業採購人員，一直以品質為先、誠懇待客、信譽第一為原則經營。

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